

Information to identify the case:

Debtor 1 Paul Ryan Abrazaldo Adovas

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9054

EIN --

Debtor 2 Jane Erika Rojo Adovas

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3284

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-29210-JNP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Ryan Abrazaldo Adovas
aka Paul RyanAbrazaldo Adovas

Jane Erika Rojo Adovas
aka Janeerika Rojo, aka Jane Erika Rojo, aka
Janeerika R Adovas

1/15/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paul Ryan Abrazaldo Adovas
Jane Erika Rojo Adovas
Debtors

Case No. 19-29210-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 15, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	Paul Ryan Abrazaldo Adovas, Jane Erika Rojo Adovas, 387 Tarpy Drive, Woodbury, NJ 08096-6039
aty	+ Matthew Fissell, Brock & Scott, PLLC, 302 Fellowship Road, Mount Laurel, NJ 08054-1218
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518612243	+++ FREEDOM MORTGAGE CORPORATION, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
518504925	+++ Freedom Mortgage Corporation, Attn Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
519349769	+ Matthew Fissell, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Mount Laurel, NJ 08054-1218
518504927	SST System & Services Technologies, PO Box 5493, Carol Stream, IL 60197-5493
518989784	+ William M. E. Powers III, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Jan 15 2025 20:42:04	Matthew K Fissel, BROCK & SCOTT, PLLC, 3825 Forrestgate Drive, Winston Salem, NC 27103-2930
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 15 2025 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 15 2025 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 15 2025 20:47:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518576002	Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 21:00:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518504919	+ Email/PDF: bncnotices@becket-lee.com	Jan 15 2025 21:01:01	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518504920	+ EDI: BANKAMER	Jan 16 2025 01:32:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518599681	+ EDI: BANKAMER2	Jan 16 2025 01:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518504921	+ EDI: CAPITALONE.COM	Jan 16 2025 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518564045	+ EDI: AIS.COM	Jan 16 2025 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518504922	+ EDI: CITICORP	Jan 16 2025 01:33:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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518504923	+ EDI: CITICORP	Jan 16 2025 01:33:00	Citibank/The Home Depot, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518504924	EDI: DISCOVER	Jan 16 2025 01:32:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518516425	EDI: DISCOVER	Jan 16 2025 01:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518601069	EDI: JEFFERSONCAP.COM	Jan 16 2025 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518552962	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Jan 15 2025 20:47:00	Medallion Bank, c/o Systems & Services Technologies, Inc, PO Box 9013, Addison, Texas 75001-9013
518627391	EDI: PRA.COM	Jan 16 2025 01:33:00	Portfolio Recovery Associates, LLC, C/O BEST BUY, POB 41067, Norfolk VA 23541
518627394	EDI: PRA.COM	Jan 16 2025 01:33:00	Portfolio Recovery Associates, LLC, C/O The Home Depot, POB 41067, Norfolk VA 23541
518557809	^ MEBN	Jan 15 2025 20:41:31	SST as servicing agent for CIGPF I POC, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600
518504926	Email/Text: enotifications@santanderconsumerusa.com	Jan 15 2025 20:48:00	Santander Consumer USA, Attn Bankruptcy Dept, PO Box 560284, Dallas, TX 75356-0284
518548830	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 15 2025 20:48:00	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
518545325	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 15 2025 20:48:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
518508359	^ MEBN	Jan 15 2025 20:41:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518504928	+ EDI: SYNC	Jan 16 2025 01:32:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518504929	+ EDI: SYNC	Jan 16 2025 01:32:00	Synchrony Bank/Rakuten, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
518504930	EDI: WFFC2	Jan 16 2025 01:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518603240	EDI: WFFC2	Jan 16 2025 01:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis Landgrebe	on behalf of Joint Debtor Jane Erika Rojo Adovas flandgrebe@verizon.net r61604@notify.bestcase.com
Francis Landgrebe	on behalf of Debtor Paul Ryan Abrazaldo Adovas flandgrebe@verizon.net r61604@notify.bestcase.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 10